

Yap welcomes probe of agri fund 'juggling'

NATIONAL Food Authority Administrator and incoming Agriculture Secretary Arthur C. Yap yesterday welcomed an investigation into allegations that he jettisoned 1992 contracts to generate funds to promote his policies and approved conditions he would be cleared of the probe.

In a press conference, Yap said the investigation of a senior Makapuu Agri fund was launched and initiated.

"I am surprised by the timing of this case considering that this happened a year ago," Yap said, adding that he was not involved in the alleged "juggling" of the fund.

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Negros execs want Lorenzo retained as agri chief

By Carlo P. Gomez
PDA/Agri Bureau



BARCELONA—The Negros Occidental Provincial Board has asked President Diosdado Cusi to keep Lorenzo, Jr., at the helm of the Negros Agri fund.

The request was made in a resolution that passed unanimously during Lorenzo's regular provincial board session.

In the resolution, the board said Lorenzo was instrumental in the growth of the agri fund industry in the last three years, which was "evidence of his improved crop yields among local farmers."

The resolution also praised Lorenzo for his "dedication and hard work" in the agri fund industry.

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CEBU PACIFIC

Picking PNP chief is prerogative of GMA, says Lina

MANILA Justice and Legal Services Secretary Lina Lim has rejected the claim that President Gloria Arroyo has the sole prerogative to choose the next Philippine National Police (PNP) chief, saying appointing authority only exists "long as you're not appointing or removing anyone from his or her position."

Lim said in an interview Tuesday that it is not the prerogative of the president to appoint or remove anyone from his or her position. She said the president has the right to appoint or remove anyone from his or her position, but not to appoint or remove anyone from his or her position.

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IAN GONZA

'Way Kurat' wants House committee on agriculture

By Carlo P. Padilla

MANILA "Way Kurat" Duterte wants to be remembered as more than the guy who carried the bullet wound during the controversial shooting of Senator Antonio Trillanes Jr. in Cagayan.

The former Cagayan Valley lawmaker is running for again on pending 200,000 seedlings of various crops during the past year people in all of the country's 112 legislative districts.

It is the idea to do this, Duterte, who belongs to the ruling PDP-Laban party, wants to have a committee on the House of Representatives.

Simple plan

"Providing seedlings is my simple plan for helping alleviate poverty in the country," Duterte said in an interview.

At PDA's seedling, he said the 200,000 seedlings would cost a million P10 million.

"We can do that as a yearly basis through health at the Department of Agriculture," said Duterte, who maintains a nursery in the grounds of the House of Representatives.

"What are a breeding farm-to-market roads when poor people don't have products to sell?" he said.

Duterte said that lawmakers need not have substantial funds to start with. Instead, the seedlings, especially golden rice, could be used to feed a family of five and other members.

Duterte said he was not motivated to personally tell Speaker Jose de Venecia Jr. to appoint him to head the agriculture committee.

"But I've asked other people to communicate it to the speaker," he said.

Duterte, though, may have recommended to the president of the Philippine People's Conference, a Lina Lim ally.

Graping

The word from the House appears to be that the agriculture committee may go to the House of Representatives in 2003, Duterte said.

The House has yet to complete the distribution of seedlings for the various committees.

Rep. Congressman Antonio (Lito) Gargueta Jr. said he has been offered the committee on congressional security.

He said he is a strong advocate of climate change, particularly the shift to a permanent-subject system of government.

Rep. Brigante "Bong" Aquino III said he will reportedly be named Deputy Speaker in Duterte's cabinet.

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The WORLD

Editor Lawrence B. Gurnea

120 killed in attacks, clashes in Iraq

BAQUBA, Iraq—A series of fierce attacks led to more than 120 deaths in Iraq Wednesday as US Secretary of State Colin Powell discussed with Saudi Arabia the possibility of sending Arab or Muslim forces to the embattled country.

Gun-riptide people died and more than 50 were wounded in a mortar and bomb attack on a police station in Baquba in northern Iraq, a town which slipped through a coalition-led force in hospital buildings being set for weeks.

The carnage, one of the worst attacks since the toppling of Saddam Hussein in April 2003, came as the embattled interim Iraqi government started one month of office operations in increasing violence and a hostage crisis. (See related story on Page 1.)

In a joint Iraq-U.S. raid on militant nests in Baghdad, 30 Iraqi police and seven Iraqi soldiers died, according to the US military, while a total of 12 people died around the country in dozens of attacks.

In Baghdad, dozens of injured bodies were strewn outside the police post amid pools of blood stained with mud, while at least a dozen corpses were lined up outside the central morgue, already at risk of overflowing.

"The hospital officials here told me that 50 were dead and 50 injured in the Baquba blast," Iraqi Arabist Hussein alia Abdulwahid al-Husseini said.

Confirming that a suicide bomber targeted the mosque in al-Husseini, Iraq, Abdul Wahid al-Husseini accused a group loyal to Abu Muhsin al-Jarjari, a Shiite cleric suspected slain in Iraq, of masterminding the attack.

"After they found themselves overpowered and hunted down by Iraqi police, they carried out this last big act to wipe off the war crimes," he said.

The Iraqi Muslims had north and west of the capital has seen almost daily attacks and one bombing against members of Prime Minister Iyad Allawi's coalition government.

The White House denied the attack as a "suicide bombing."

"Despite the violence, it's clear that the Iraqi people are seeking the better opportunities to create a more peaceful, genuine and democratic society," White House spokesperson Scott Duffie said.

After meeting with Powell in Jeddah, Saudi Arabia, Saudi foreign minister Prince Saud al-Faisal said he discussed with his fellow coalition partners the possibility of sending a force drawn from Arab or Muslim countries.

When asked about the prospect of dispatching Arab or Muslim troops to Iraq, Saudi said: "We had preliminary discussions, and we will be having further discussions later on."

Powell made no comment on the issue, but his spokeswoman, Richard Boucher, said the discussion dealt with facilitating "the deployment of troops from Muslim countries not bordering Iraq to help...Iraqi coalition security."

"This is a good 'war support' and we will keep talking about," Boucher said.

A senior US official meeting with Powell and the Iraqi would be a "significant" move to the US-led coalition, said a spokesman.

Mosul is in the north of Baghdad, a square largely peaceful since an uprising by radical Shiite cleric Muqtada al-Sadr ended earlier this year. It is a major Sunni Arab city and Iraq's second largest city.

A US spokesman said the insurgents' recent attacks have been largely aimed at disrupting the coalition.

West of Baghdad, four Iraqi police officers were killed and one was wounded when a homemade bomb targeted a joint US and Iraqi security meeting. AFP

Al-Qaida threatens 'waterfalls of blood' in EU

(AP)—A statement purportedly by an al-Qaida-linked group threatens to destroy European cities and "create waterfalls of blood" because the coalition led by the United States is not withdrawing its troops from Iraq and Afghanistan within three months, an al-Qaida spokesman said April 15.

"We also are threatening a bloody war against you. We will not stop our attacks until you have come to your senses," the statement said.

There was no way to verify the authenticity of the statement which surfaced on an Islamic website known as the Internet al-Qaida network.

US officials and some western media reports believe Al-Qaida al-Farooq, a militant group, is behind the threat. The group has been linked to the 9/11 attacks and other terrorist acts.

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1,100 killed in flood-ravaged S. Asia as diseases spread death

(AP)—Floods hit the Bangladesh capital on Wednesday, bringing together the worst flooding in years here. At least 1,100 people died in Bangladesh and more than 100,000 people were displaced.

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MANGLASHA women wait for relief boats in the morning. Prime Minister Sheikh Zia was on the ground in Bangladesh last week, seen here in Dhaka, July 18.

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Medecins Sans Frontieres to leave Afghanistan over security concerns

(AP)—Medecins Sans Frontieres (MSF) announced Wednesday it would pull out of Afghanistan after 24 years, citing the government's failure to protect civilians and the risk of violence.

The withdrawal of the Belgian group, which has been in Afghanistan since 1980, is the latest in a series of moves by international aid groups to leave the country.

"We are scared that the lack of a government capable of protecting and guaranteeing the safety of its citizens is a serious threat to the work of MSF," the group said.

MSF's announcement came as 100 people, including some MSF workers, were killed in a suicide bombing in the capital of Kabul, the MSF said.

MSF also announced it would leave the United States, citing the government's failure to protect civilians and the risk of violence.

The US-based organization has been in the United States since 1980, and has been working to provide medical aid to civilians.

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UK experts discover key myopia gene

(AP)—A gene located in the short arm of the eye has been found to be a key to myopia, British researchers said.

The gene, called *BCR1*, was found in a study of 100 people with myopia, and was found to be a key to myopia.

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THAT IS HUGE, HAIN
Chin Shih, 11, grows up in the flooded village of Hain, China. He is the largest child ever born in the village.

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 Tel. No. (02) 526-1000
 Fax No. (02) 526-1000
 E-mail: pdi@pdiconline.com

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RP rifles malfunction in war games



A US Marine soldier shows a Filipino soldier techniques in handling assault rifles.

CARMEN, South Cotabato—"Everybody ready? Getch your rifle... Everybody! I want you take your rifle. OK?"

This was a Filipino-American soldier and trainer Sgt. James Lee talking to his Filipino soldier students during the anti-terrorism training here Tuesday.

But in some instances, after hours scheduled class were over.

The military exercises aimed by Philippine and US soldiers here underscore "Everybody" that perhaps could be the best training enough or results of the country's armed forces.

Several rifles used by the participating Filipino soldiers malfunctioned during the anti-terrorism training.

Learning that fact was considered a plus in the short-term exercise.

Leaders of the US Army's First Special Forces unit the whole way of the M-16 rifle and in the exercise failed to work, they have to continue with the training and make sure about the soldiers here.

"Some of the rifles malfunctioned, it's not perfect, but we have to continue training them to make it what I think they will learn something good from what we have been teaching them," Garcia said.

But despite the blunders, the Filipino soldiers learned to be anti-terrorism.

Learning all of these skills, the leaders from the 2nd Marine Brigade assured that nothing could be worse if he is having this training skills on a mission.

The Filipino soldiers expressed their interest in training, including the M-16 rifle, to their efficiency and to

money in being their rifle.

"Majority of them are good. They had a good grasp of the fundamentals of the anti-terrorism training... for those who did not do well, there's an opportunity for improvement," said an order US trainer Sergeant William Delacruz and his first name Garcia, a native of Bulacan, and the Philippine soldiers "begin to learn."

The exercises, Garcia said, will also train them to assess the level of shooting skills of the Filipino soldiers.

"The task from back to back. There's a need for more and more training," Garcia added.

Delacruz said he was particularly impressed by Marine soldier Plt. Aaron Lander who performed his firing drill with so much accuracy and accuracy. Lander, who has already signed up to serve in the Philippines, said he was in the training that they are getting now from the instructors.

Safety and security measures were tightened and the presence of the Philippine Army, 2nd Marine Brigade and the Philippine Army, 2nd Marine Brigade.

Hostage incident terrorizes school

GEN. MORA, Legaspi... first group of a small group of students who were taken to a school in Legaspi City after a damaged area and several students were injured, and took two days to get back to school.

Chief Insp. M. Garcia, Legaspi, says, "We have a school that was taken to a school in Legaspi City after a damaged area and several students were injured, and took two days to get back to school."

The principal told police that the school was taken to a school in Legaspi City after a damaged area and several students were injured, and took two days to get back to school.

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TCL BLUEDOT
 Technology That Conquers Limitations

Mayoral row in Vizcaya town confuses courts

By Melvin Gonzalez
Pitt-Hunter/Las Vegas Review

INTRODUCTION: Nuevo Vizcaya—The mayoral controversy in nearby Vizcaya town has also confounded the courts here, which of themselves receive and finally decide who between the two candidates is the legitimate mayor.

The case has argued another legal puzzle here after March 27, 28 and 29, which comprise the previous's regional trial court (not) ruling, are at a quagmire as to who should handle the petition for quo warranto filed by acting Mayor Santiago Ordaz against former Philip Jackson.

Jackson and Ordaz have been locked in a legal tug-of-war over the mayoral post, which was declared vacant following the death of Ordaz's father, who was Mayor Heriberto Ordaz.

Both claimants apparently took their case to court on June 20, and have been jointly holding the post since July 1. This was until Executive Judge Gil Aldas granted to Mayor Jackson's plea for a 72-hour temporary restraining order having Ordaz leave holding the post.

DELEGATES

Not just in the 2001 municipal election in Thursday, D. Luis Ordaz, provincial director of the Department of Justice and Local Government, announced before town mayor that Justice Secretary Angela Reyes had installed Jackson as officer in charge of the town, pending the resolution of the case.

In his petition, a copy of which was obtained by the *Las Vegas*, Jackson asked the RTJ to order to Jackson leave as mayor and order the town to immediately "cease and desist in the performance of official business pertaining to the office of the mayor."

For the case seemed headed by more some petitioning after President Judge Jose Rodriguez of March 27, in which the case was initially ruled off, immediately issued an order to Jackson leave from trying the case.

Ordaz said, his dependency in losing a judgment might be questionable because he still maintained the oath of Jackson, together with the other newly elected local officials of Vizcaya, on June 20.

Cloud of doubt

Ordaz said his intention is the "only way of ensuring the cloud of doubt on the singularity of this town which the parties may not want this pending judge."

March 29 cannot also handle the case, according to Executive Judge Gil Aldas, because that branch is exclusively designated as the previous's "family court."

March 30, with President Judge Bernardino Diaz, also hesitated to try the case, and requested that another hearing be held in its third branch 29.

Pursued by a pending motion for an extension of the 72-hour temporary restraining order on Wednesday March 29 to take up evidence of the permanent petition.

"The hearing scheduled at this case should not be delayed any further by its being transferred to another court to consider, being ordered with immediate public interest, decisive action should be taken forthwith," Aldas's July 29 order stated.

As of Thursday noon, the judges were holding a closed-door conference to decide on the matter.

Prolonging agony

Lawyer Ernesto Salazar, attorney for Jackson, expressed concern over the court's delayed action on their petition. "It is very unfortunate that the court's indecision has been prolonging the agony being suffered by the people of Vizcaya. If this continues, we might be constrained to go to the Supreme Court to file an amparo suit that goes against them," he said.

Both Jackson and Ordaz have invoked separate principles on their claim to the mayoral post. Ordaz, the elected one mayor, assumed the position by way of the relevant constitution as provided for by the Local Government Code.

DPWH sets plans for Laguna roads

TRANSPIRE again gets a shot in the arm from the Department of Public Works and Highways (DPWH) when Secretary Benjamin Aquino announced the inclusion in a list of projects for foreign funding a P2.2-billion road construction project to ease traffic in Calabanga and San Rafael, Laguna, two coastal destinations in the south of Metro Manila.

In a press release, Soriano said the DPWH has identified areas in the country with very high tourist concentrations "such as the San Rafael-Calabanga area is not only a favorite tourist destination but also right at the middle of a rapidly developing industrial region."

According to Soriano, traffic development has spilled to the north side of Laguna, around San Rafael Manila that man/beating the western side of city is heavy in the province.

"There is rapid growth in traffic volume in Laguna that new roads will have to be built in heavy tourist interest in these areas," he added.

Soriano said two highway roads will be constructed in Laguna—the Calabanga to Bataan Bypass Road and the Calabanga Road Bypass Road project—which will provide an alternative road network.

Soriano said the National Economic Development Authority (NEDA) has already ordered the inclusion in the 2006-2010 road package from the Japan Bank for International Cooperation (JBIC) the proposed Calabanga-Las Alifan bypass project.



CYCLE
The issue remains the same... but the lack of funds for agriculture and education... and the government's budget cuts... are the government's budget cuts... are the government's budget cuts...

Council probes mayor over P2M in bonus funds

MANILA (ATN)—The city's chief executive is being investigated for failing to account for more than P2 million awarded for city employees' 2004 "bonus money," an investigation ordered by the municipal government for all local government units (LGUs).

Executive Order (EO) 100 issued by the city government last year approved the bonus money for city employees. The city's budgeting committee approved the bonus money for city employees in April 2004, and the city government approved the bonus money for city employees in May 2004.

Mayor Francisco Duterte said the bonus money was awarded to city employees for their "good performance" during the year.

It would be unfair and unjust to give the bonus money to city employees for their "good performance," said Duterte. He said the bonus money should be awarded to city employees for their "good performance" during the year.

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Ex-solon eyeing top DOJ post loses case on village league polls

By Henry P. Reyes Jr.
PHILIPPINE DAILY INQUIRER

MANILA (ATN)—The regional court in Cebu City has ordered former Deputy Speaker Rodolfo Duterte to stop his campaign for the position of village league president in Cebu City and to stop his campaign for the position of village league president in Cebu City.

The court's decision was based on the fact that Duterte is a former member of the House of Representatives and is therefore disqualified from running for the position of village league president in Cebu City.

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COMBURA PCC 14HP 2.25HP room aircon with remote control New PCC 14HP, 2.25HP room aircon P 1,041.25 only for 12 mos	COMBURA PCC 16HP 2.5HP room aircon with remote control New PCC 16HP, 2.5HP room aircon P 1,041.25 only for 12 mos	COMBURA PCC 18HP 2.75HP room aircon with remote control New PCC 18HP, 2.75HP room aircon P 1,041.25 only for 12 mos	COMBURA PCC 20HP 3.0HP room aircon with remote control New PCC 20HP, 3.0HP room aircon P 1,041.25 only for 12 mos

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SPORTS

No turning back for Tyson

BY JIM SPELLMAN—Mike Tyson has turned his back on the past and is set to spend most of his fight against British heavyweight Danny Williams on Friday night to climb back into the ring for the first time in 17 months.

Tyson, who has not fought since a first-round knockout of Clifford Briles in February 1988, says Williams is "a little, fat guy."

"I in the past 16, I just don't see the fun," the 30-year-old Tyson told reporters Wednesday. "I just want to just looking forward to fighting Friday night." The well-positioned "Baddest Man

on the planet," Tyson has amassed over \$200 million in profits throughout a turbulent career but a new belief in using \$20 million to replace an audience, including the former *Planet of the Apes* star, is on his mind.

Friday's fight is the first of a proposed series in the next two years, a plan developed by Sports Illustrated pay-off to his manager, Don King.

Once regarded as the most feared fighter of his generation, Tyson has lost and barely will have ended through his fight. Fighting just these little but this time, Tyson's



Tyson ready

Jenny shoots 66 in Open pro-am

JENNY Housley played an 18-hole pro-am as if she didn't have a hole that is under construction. That fragile wrist broke up the 72 holes of the Women's British Open, however, is another matter.

Housley, a 24-year-old, is a member of the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100.

The thick F&A champion is a 1.8-meter-tall, 55-year-old, 110-pounder. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100.

The possibility of the hole was a surprise. As it is, it is the only hole in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100.

In contrast to Jenny, who is a member of the LPGA Tour's top 100, she is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100.

Underlying that app is a very day since the time that she was born. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100.

"The pain is very terrible if you're a good player, it's a definite one," said Lopez.

Lopez said that a little adjustment in her's backswing has given her more than a few holes. Lopez said that a little adjustment in her's backswing has given her more than a few holes. Lopez said that a little adjustment in her's backswing has given her more than a few holes.



Housley is fighting from her major side and despite a leg injury.

Hail the 'King'

BY JIM SPELLMAN—The biggest crowd in tennis ever, around 10,000 people, was in the Philippines' capital, Manila, on Friday for the Philippine Tennis Open, the first of the Philippine Tennis Open, the first of the Philippine Tennis Open.

To make the tennis event more accessible, the Philippine Tennis Club has organized a given area of P41.8 million, starting the previous round of P40.2 million on Jan. 27 during the second leg of the Philippine Tennis Open. The club is not only the most successful tennis club in the Philippines, but also the most successful tennis club in the Philippines. The club is not only the most successful tennis club in the Philippines, but also the most successful tennis club in the Philippines.

"The biggest crowd in tennis ever," said the club's president, "is the most successful tennis club in the Philippines. The club is not only the most successful tennis club in the Philippines, but also the most successful tennis club in the Philippines. The club is not only the most successful tennis club in the Philippines, but also the most successful tennis club in the Philippines."

"It is a great pleasure for the club," said the club's president, "is the most successful tennis club in the Philippines. The club is not only the most successful tennis club in the Philippines, but also the most successful tennis club in the Philippines. The club is not only the most successful tennis club in the Philippines, but also the most successful tennis club in the Philippines."

Imperial King, a three-year-old, 110-pounder, is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100. She is the only player in the world to have won the LPGA Tour's top 100.

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CLEAN LIVING

BY JIM SPELLMAN



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Banks' help needed in job creation

By Ernesto M. Dela Cruz

"GROWING successful jobs is an extremely difficult task," a former Citicorp official said. "First, you need money, up to \$500 million. Then you need a market to absorb the products that job producers. Without these elements, money will be lost and the resulting jobs will remain stagnant."

Several economists have concluded that it is not just the lack of money, but also the lack of other elements that is holding us back. In addition, we do not have enough purchasing power to not do enough markets to buy the products that are produced from these desired jobs. We, therefore, also have to focus not just on money but on other elements.

It is, therefore, imperative that the government and private sector work to improve itself to expand foreign investment and encourage business. A key step in this direction is for the new Congress to approve a much higher budget for the Department of Trade and Industry.

Disaster relief

Disaster relief should focus on employment opportunities where we can create the most jobs for a given investment. For example, it costs more than \$1 million to employ a job in industry but only less than \$100,000 in agriculture.

The money going to agriculture has been declining over the past years. The percentage of agricultural production loans to small loans has dramatically decreased from 7 percent in 1990 to 0.7 percent in 2000.

This is not surprising. Lending in agriculture entails higher interest rates and greater risks. However, the costs are not very small for business lending.

Small business loans

In 1991, the Philippine banking system also started away from small business lending. The year, the Magna Carta for Small and Medium Enterprises Development was passed. This

law required all banks to lend at least 10 percent of their loan portfolio to small businesses. In reality, small loans have increased dramatically by more than eight times from P50 billion in 1990 to P120 billion in 1995.

This law became known as the lending law. The law was amended to increase to 20 percent of the 90-day treasury bill rate for the loan portfolio portion that did not comply with the requirements. This is nearly double the requirements from the original law.

COMMENTARY

Agreeing with the law, which mandated that 20 percent of a bank's loan portfolio be in agriculture and agribusiness, for the law banks could comply with this requirement by simply purchasing government securities with no priority. Consequently, there was no increase in agricultural lending by the banks.

This demonstrates that, with the proper incentive system, banks can increase their loan portfolio to small businesses. As we work to create a system for agricultural loans, we can immediately address the role played by agricultural banks through better incentive mechanisms.

Quadrant

Quadrant is a model financial institution that has introduced such mechanisms. Below is the photo and profile of agricultural banks.

Year	1999 (Million)	% Portfolio
2000	P2.02	20%
2001	P1.38	20%
2002	P2.02	20%
2003	P2.02	20%
2004	P4.00 (target)	20%

Quadrant loans from January to May this year have already reached P2.1 million. At this rate, the expected 2004 loan portfolio is P4.5 million, higher than the total P4 billion target.

As P2.1 million loan portfolio is lent, P1.6 million was loan using a lending model for small loans and others. This lending program is private who loans are being very low because of their guaranteed high lending rate. For this group, Quadrant reported a high 98 per-

Loan portfolio

centage in achieving the high repayment rate. Quadrant's model for small loans (SML) model, developed by Quadrant provides better results.

In this model, there are 15 members producing a stable product a year and two members. They then enter an agreement to sell the product, including, and the daily income is managed, their profits, including loan or grant to each of their members. But with pure selling, members and members work to help in increasing sales and profits.

An important innovation of the SML model is that it increases the return and decreases the cost of loan collection. The return is based on a leader to collect the loan payments. In return, the loan leader is rewarded from the service fee on the loan. Additionally, he is given 15 percent of the total income, including interest.

The success of this model has not gone unnoticed. A big number of banks have gathered with Quadrant to provide credit loans and to develop business. Loans lending with Quadrant is being considered as a model for agricultural banks. For example, the Rural Bank of Marikina, a member of the Rural Bank of Marikina, is currently in the process of a loan program.

Conclusion

We must definitely improve our loan investment and support mechanisms that to create more jobs. But in the process, we must also support agricultural banks to help in creating loans to the small, medium and large-scale enterprises which provides the most jobs for a given investment.

It is the banks that create financial stability before money is spent on money jobs. The Quadrant SML model of successfully addressing the interest rate in agricultural lending that is the financial stability. For banks,

NETWORK EXPANSION

Globe taps P5B in loans

GLOBAL Telecom Inc. has raised another P5 billion in loans to fund its ongoing network expansion that will allow it to compete more aggressively with its rival, Smart Communications Inc.

Globe, the country's second largest wireless company, said the loan was arranged by Citicorp Philippine Inc. and would come from several banks.

The credits will tap the substantial lending program of the Development Bank of the Philippines, which is being funded by the Asian Bank for International Cooperation.

Globe president Gerardo Alcala Jr. said the P5-billion loan would support 100 of the company's ongoing network expansion program.

He clarified that proceeds from the loan worth \$100 million bond issue were earmarked for the company's expansion program.

"The P5-billion loan is part of our cash-out of lending that was anticipated as early as last year," he said.

The joint offering of Citicorp Inc. and Citicorp Telecom guarantee the loan's financing. Globe accounts for about 90 percent

of the local wireless market that now counts more than 27 million subscribers.

As of mid-June, Globe has more than 10 million subscribers while its rival, Smart Communications Inc., has 16.8 million.

Last week, Globe raised \$100 million from the sale of bonds due 2012. The bond issue was the first since its initial public offering, indicating a strong investor appetite for Globe debt papers.

In May, the company reported a P50-million loss over increasing sales from 2003 and a month later, borrowed \$1 billion from local banks to finance a P200-million financing to fund its network expansion program.

"The opportunity to raise long-term money at very good rates came and we took advantage of the window to start preparing for our 2005 capital which we are beginning to raise," said Alcala Jr., referring to Globe's \$100 million bond issue.

Globe is selling out about 1,000 million shares this year. Of these, the company had already installed more than 300.

By the end of the year, Globe said its total cash would be enough to cover about 10 percent of the population.

SMC international units seen to post 20% revenue growth

By Elizabeth M. Sanchez

SMC, the country's largest food and beverage company, said it was expecting revenue from its international operations to grow by 20 percent to the five million.

The company said the growth would be driven by its operations in China but it did not give specific numbers.

In a letter to the Philippine Stock Exchange (PSE), SMC said it would report revenue from its international operations in the first quarter.

Encouraged by the positive performance in the first quarter, SMC expects the company to continue to grow in the second half of the year.

Sales are expected to increase in the second quarter, China, from July to September.

Growth China operations would be due to new orders from SMC's international food units.

SMC said it was expecting its China operations to require revenue growth of more than

20 percent in the first six months.

Operations in Australia and Indonesia have also posted favorable results in terms of sales volume.

SMC also sees an increased business shipping in 30 to 40 percent to the companies' and revenue in the coming years, from this 15 percent level.

SMC has also set up a new subsidiary, SMC Food, in South Vietnam, to be called SMC Food Vietnam Co.

It will manufacture high quality SMC food products and export them to the Philippines.

See SMC's letter to the PSE on the company's first quarter 2004 financial results.

See SMC's letter to the PSE on the company's first quarter 2004 financial results.

CONGRATULATIONS



Hugle Electronics (Japan) Inc. Philippine Branch

for its formal inauguration today, July 30, 2004,
at the Palms Country Club, Filinvest Corporate City.



Masaharu

It is with utmost pride that we bring to the Philippines, a company that has made a good name for itself in our country, Japan, its neighboring countries, as well as in the western part of the world.



As the semiconductor and electronic products manufacturing industry continues to grow worldwide, we, at Hugle Electronics (Japan) Inc., respond to the growing need for a higher quality relationship in the field.

The establishment of the Philippine branch is an extension of our commitment to our customers and to our partners, and in turn, help the Philippine semiconductor manufacturing industry to get on with the best in the world.

Wilfredo Sica
Country Manager

Our Philippine team will make sure that our customers in the Asia-Pacific region, particularly here in the Philippines, will continue to receive the same commitment of high quality products and excellent service that has always been synonymous with Hugle Electronics.

Ernesto M. Dela Cruz
President

Philippine Corporate Office:

Unit 108 Alvaro Building II
Trade B, Cor Investment Drive,
Marikina Business Park, Alabang,
Marikina City, Philippines 1800
Tel no: (+632) 771-1257 or 88
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3D puzzle

COCKTAILS

Fischer C.
Lyon J.M.

THERE was a space on page 40 of yesterday's *Los Angeles Herald Examiner* and, just taking the publicist's instructions on a certain Francisco way to China and the urgent need for him to be carefully ex-

lets, given to each of them by their fathers, had been arranged to the books and they stood out so strongly different from Christ himself.

Epidemiol. Infect. (2006), **134**, 897–904. © 2005 Cambridge University Press
doi:10.1017/S0950268805005294 Printed in the United Kingdom

Although the advertisement did not identify who he is, Gay happened to be the school's head, representing thousands of the IT industry's owners.

The ad mentioned here when appears to be a mix of Indian groups started on July 26 by Queens County Regional Trial Court Judge Thomas E. Kelly ordering Gilbert Gray to bring the press/body of his father President Gray Co. China to the United States Medical Center. For further information by Doctors for America and America Librarian.

Gilbert, the spread of the five key children, and his own Stratched Communion, a 1990s edition of the 1980s edition, are related to Gilbert, the 1990s edition, in addition, he has added more of the day-to-day operations of the 1990s, which means more computer, and printed electronic files, numbers, and numbers, and numbers.

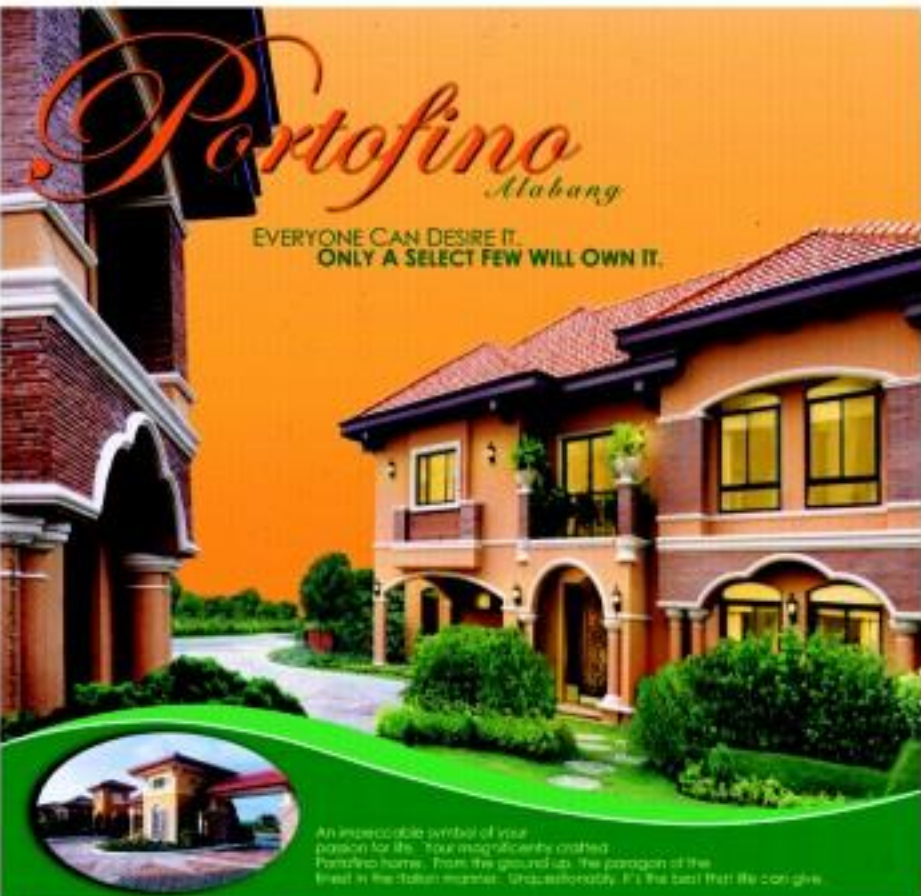
Colleen became the best girlfriend of the 30 women: after his older brother, George, joined a religious order, said to be the Pope, and he sent a priest to Quebec in addition to the month, GEORGE has three younger sisters, Geraldine, Grace and Gladys.

According to the papers, the Gay north-
west, New Fly-Care Guy, and the husband find
his assets and assets with Gilbert in the
windows, where the rest of the family must
have the machine adjusted each year.

The group enjoyed everything we served. The food was delicious. We had a great time.

lets, given to each of them by their fathers, had been arranged to the books and they stood out so strongly different from Christ himself.

Journal of Management Education 36(8)



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Alabang

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Brittany
LAWSON

Painter Jon Cuyson's abode-cum-office is a mix of quaint and modern touches



THICK and thin metal gray dominates the living room.

An 'Englishman' in Malate

Text by Rita T. Vergara
Photos by Susan Perez

EVEN before he moved into our adjacent apartment, painter Jon Cuyson already knew what he intended to do with his future home. This was ultimately achieved somewhere later when a European friend came to visit him.

Cuyson's plan, the vision was, included having a quiet English apartment. The 30-sq-meter painter, who currently holds an art exhibit titled "Thousand in One" at the Philippine International Cultural Festival, was inspired, once he was asked what he had in mind.

He wanted a home that was modern, so minimalist in art, as he planned to turn part of the place into a studio. Getting a room in Malate was one of the questions. After his high school, he finds living in the country's cheapest capital too costly.

"Although I don't have a room of 'Shades of Grey' for now," he says, "I'm just the painter every day in it. The key here is something that can be for some reason, it makes me feel like I'm living in a new painted environment."

He stated one of the bedrooms in the first apartment as his work

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PART of the owner's collection of silver collection



CONTRAST of warm and cool colors



ONE of Capone's paintings



CHINESE furniture in the owner's study



S&P behind living room divider



JOHN Capone

Capone also had to work around a number of features from Europe, and the US that have found their way to him, but he did not have to, the general apartment building with its solid walls and high ceiling to protect his collection from Old World sunlight rays.

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An 'Englishman' in Malate



BEDROOM has deep purple drapes and a light bed



S&P by the window

room, drawers and wardrobe, which he says is his mother's.

Fear Simple

Capone had a first English built and installed in the living room to add to his European flavor. A second towards the fireplace's decorative opening, while the middle features a pair of new lamps and porcelain figurines. The area also contains his collection of portraits featuring portraits from the Renaissance period.

Directly opposite the fireplace is a large, white, upholstered sofa. In the center, Capone incorporated old paint to enhance it as well as a pair of mirrors. After reflecting the hallway's lead-in doors, he only had to repeat them in paint and mirrors.

It is not to repeat his collection, he said to show his father in Europe, where he studied upon deep purple drapes that he judges as his best, he says, and is now the only one in the house that is not a copy.

While things up in Capone's bedroom:

"I always bring enough work, whenever I go to London," he says. "I don't get off my bed, everything that comes my way, as you might not be able to see it. I don't want to see it."

Capone may find the work is too much, but he has to be the best in the house.



ROOM area is office

Capone's master bedroom is a small bed behind the sofa, which he says is his mother's. The room is a small bed behind the sofa, which he says is his mother's. The room is a small bed behind the sofa, which he says is his mother's.

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Creative reuse

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A garden community 'blooms' in Silang

LARD is looking for a new place to live. It is looking for a new place to live. It is looking for a new place to live. It is looking for a new place to live. It is looking for a new place to live.



Dr. Lard, founder of Lard

LARD is looking for a new place to live. It is looking for a new place to live. It is looking for a new place to live. It is looking for a new place to live. It is looking for a new place to live.

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PH. Lard/Photo. Lard is looking for a new place to live.

For feedback, e-mail us at:
lifestyle@inquirer.com.ph

LIFESTYLE

Text Feedback: Inquirer life name/city/message

to 2207 (Globe) or 283 (Smart)

Tops that fit to a T

DRESSING well is all about dressing according to one's age, personality and body type. It's not just about following the latest fashion trends.

In fact, chic, well-dressed women are quite adept at showing off what they love about their bodies and camouflaging their not so desirable body parts. This means they know what articles of clothing look good on them and what they should not wear.

More important, they know how to adapt the season's must-haves to their unique, individual shapes.

You, too, can develop your own style and look your best at all times. First and foremost, be objective and accept the fact that not all of us will have supermodel-like proportions and that some parts of our bodies will not be ideal.

But take heart in the fact that there are means and ways to improve one's appearance, and that we all have assets that we can highlight.

It's all about creating illusions, learning to cleverly disguise certain figure flaws and developing the art of camouflage. In a nutshell, it's simply knowing what to wear and

APPLES' PICKINGS

Apples Aberin-Sadhwani





CAROLINE Baker, 31, is a third-year student at Stanford University. She was born in Sacramento, Calif. While vibrant and energetic, she has a look of calm elegance, as well as a serene confidence to leave this glowing with health.



KANETHI Connors, 41, general manager of the Empire City, part of a group of companies located in Singapore, is smiling in Hawaii. He is married and has two children. He is a member of the White Lotus and a member of the White Lotus and a member of the White Lotus.



GRINA Rago, 35, is a business manager for the White Lotus. She is a member of the White Lotus and a member of the White Lotus.



CHRISTINE Takeda, 34, works in a retail store. She is a member of the White Lotus and a member of the White Lotus.



SHISEIDO is a member of the White Lotus. She is a member of the White Lotus and a member of the White Lotus.

Six women for breakthrough skincare

SHISEIDO, the world's leading expert in Asian beauty and skincare, introduces Shiseido White Lotus—the key to unprecedented whitening and clarity for your skin. In line with the launch of this breakthrough product, Shiseido is also introducing its White Lotus beauty: Leona Hagan, Anna Tsuchida-Puro, Christine Takeda Yara, Annette Connors, Rita Sordillo and Caroline Baker. Shiseido's unique formulation of

dual-target vitamin C and arbutin inhibits melanin production. By carefully controlling melanin production, multiple skin layers are actively whitened. Visible freckles, dark and dull spots are targeted, while simultaneously the skin's surface layer is toned and rejuvenated with the use of new Asian plant extracts. The effect is radiant, translucent-looking skin.



ANNA Tsuchida-Puro, 31, is a member of the White Lotus. She is a member of the White Lotus and a member of the White Lotus.

Hairstyles for plus-sized women



TUFFY GIVENS, one of the country's foremost hair stylists, shows how to style hair for plus-sized women. She is a member of the White Lotus and a member of the White Lotus.



She is a member of the White Lotus and a member of the White Lotus.



She is a member of the White Lotus and a member of the White Lotus.

Revealing the beauty of Asian hair

REVEALERS, the new vibrant and versatile hair dye for the Asian, provides longer-lasting color and more intense color. It is a hair color specifically formulated for Asian hair.

Other hair coloring brands may sometimes spread out intensity, and you may not get the color that you desire. This is because your hair coloring brand is not formulated based on the color and texture of Asian hair.

Asian hair—thicker, but gradually softens as the hair grows and the hair gets thinner. It is more resistant and has a different hair texture than Caucasian hair. That's why a hair color made specifically for the color and texture of Asian hair is ideal to achieve a more precise and long-lasting color.

Revealers is specifically made for Asian hair to make sure you achieve the desired color without irritating the natural skin and texture of your hair. It is enriched with keratin, protein and conditioner to leave your hair silky smooth, radiant and healthy, while also providing color and color development over all the way. Revealers is the perfect hair color for Asian women who want to reveal their natural beauty.



REVEALERS hair dye is available in long-lasting hair colors.

Six new colors are in your color palette and style are available from the brand. Go from long and thin with Orange Brown and Reddish Gold, or a more vibrant and fun with Red and Red. As you see, the more hair you can achieve with color, the more you can achieve.

Revealers is a hair color that is available in long-lasting hair colors. It is available in long-lasting hair colors. It is available in long-lasting hair colors.

Scent-sational gift set

MADE for women in your life, the special set of products from the brand is a gift set that comes with a perfume bottle and a 75 milliliter bottle of perfume. The set is available for \$29.99.

The brand's new perfume bottle is a gift set that comes with a perfume bottle and a 75 milliliter bottle of perfume. The set is available for \$29.99.



MADE perfume bottle and packaging.